

Interest Rate Risk (IRRBB)

Jabatix provides data marts for the delivery of the interest rate statistics that are collected randomly by the national central banks and are then reported to the ECB (= **European Central Bank**). These data marts comprise interest rates and their fixed periods for both existing and new deals.

The average interest rates in the data marts are based essentially on the contract information delivered. The data marts also contain all the information needed to differentiate between financial products and counterparties:

- Fixed interest rate or effective interest rate
- Fixed interest period
- Private individual or company
- Type of loan (consumer, residential construction, overdraft or corporate loan) as well as
- Information on periods of notice

Below is an example of the average interest rates based on these data marts:

Customer Data Mart: Fixed interest rate | Posting Date: Dec 31, 2012 | Report: AVG (Interest rate)



Heatmap

Average

Interest rate

Duration range

Calling start date

Deal ID

Deal end date

Deal start date

Interest rate

Internal deal type

Calling flag

Asset / Liability

Deal type

Industry type

Duration range

<= 1 month

> 1 month <= 3 months

> 1 year <= 5 years

> 3 months <= 1 year

> 5 years

Overnight

Totals

0

A

Consum Loan

Civil Servants

Investment Banks

Private

Railway transportation

Automotive Industry

Central Banks

Investment Banks

Office Equipment

Private

Railway transportation

Central Banks

Investment Banks

Railway transportation

Private

Railway transportation

Employee Loan

Railway transportation

Floating Loan, prev. int rate

Private

Investment Banks

Hire To Purchase / Step Up Loan

Private

Railway transportation

Investment Banks

Private

Subordinated Loan (assets)

Railway transportation

P

Consum Loan

Railway transportation

Corporate Loan

Central Banks

Railway transportation

Investment Banks

Railway transportation

Private

Investment Banks

Money Market Deal

Investment Banks

Automotive Industry

Civil Servants

Investment Banks

Private

Investment Banks

P

Current Account (Customers)

Private

Railway transportation

Totals

1

A

Current Account (Customers)

Private

Investment Banks

Investment Banks

Private

Current Account (Customers)

Private

Railway transportation

Totals

0.36

0.83

3.34

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The following standard functions are also available for reports defined in Jabatix:

- extensive [drilldown possibilities](#)
- possibility to [compare the report for different posting days](#)
- manual editing combined with consistency check